

(7) To invest and reinvest from time to time any funds which I may have, in their absolute discretion;

(8) To prepare and file such tax and other returns as may be required by any State of the Union and the United States of America, and claims for refunds thereto;

(9) To have access to any safety deposit box or boxes as may be leased by me;

(10) To institute, maintain, defend, compromise, arbitrate or otherwise dispose of, any and all actions, suits, attachments or other legal proceedings for or against me;

(11) To give such consent, permission or authorization in my name and on my behalf as may be required from time to time in respect of any and all matters affecting my person or property which said attorney shall think necessary or proper, including without limitation any surgical operations or other medical procedures, convalescence arrangements, and nursing home or other medical or personal care services, and such consent, permission or authorization shall be as valid and effective as if given by me personally;

(12) To transfer any or all of my property, real, personal or mixed, to a revocable trust which I may establish;

(13) By unanimous action, to make gifts of any property owned by me to any one or more of my lineal descendants and the spouses of my lineal descendants, outright or in trust, at any time or from time to time; provided, however, (i) that the aggregate value of gifts made pursuant to this authority to any one donee in any one calendar year shall not exceed the amount excluded from treatment as a gift for federal gift tax purposes from time to time pursuant to section 2503(b) of the Internal Revenue Code of 1954, as amended (including any substitute or successor provision of any succeeding federal revenue law), and (ii) that my said attorneys shall not exercise any such power to make gifts unless the property standing in my name is adequate in their unanimous judgment to provide for my health, support, comfort and maintenance in my accustomed manner of living. Absent extraordinary circumstances, I would expect this power to be exercised to make gifts of equal amounts to each of my lineal descendants and the spouses of my lineal descendants. In exercising this power, my said attorneys may appoint outright to,